

EXHIBIT A-2

KORDE & ASSOCIATES, P.C.

Counselors at Law
321 Billerica Road, Suite 210
Chelmsford, Massachusetts 01824-4100
Attorneys Licensed in MA, NH, NY and RI

Certified Article Number

7414 7266 7704 2053 7275 40

SENDER'S RECORD

October 30, 2015

FIRST CLASS & CERTIFIED MAIL

Katherine L. Calto
16 Yosemite Valley Road
Westerly, RI 02891

RE: NOTICE OF DEFAULT

Property Address: 16 Yosemite Valley Road, Westerly, RI 02891
Our File No. 13-010942

Dear Sir/Madam:

THIS IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Please be advised that this firm has been retained by Ocwen Loan Servicing, LLC as servicer for Citibank, N.A., as Trustee for American Home Mortgage Assets Trust 2006-3, Mortgage-Backed Pass-Through Certificates Series 2006-3 (the "Mortgagee") to commence foreclosure proceedings on the above-entitled premises for breach of the covenants of the mortgage of Katherine L. Calto to Mortgage Electronic Registration Systems, Inc. acting solely as nominee for American Brokers Conduit dated June 6, 2006 in the original principal amount of \$4,600,000.00 recorded in Book 1541 at Page 252 in the Records of Land Evidence in the Town of Westerly, RI, which mortgage secures a Note of Katherine L. Calto to American Brokers Conduit of same date and original principal amount.

Specifically, the aforesaid Note and Mortgage are in default as payments of principal and/or interest have not been made in accordance with the terms and conditions of the Note and Mortgage. Your loan is in default for the May 1, 2012 payment and all the payments due each month thereafter, as provided in said Note. The amount required to cure the default as of the date of this letter is \$1,209,323.60. DEMAND is hereby made against you to cure this default by November 29, 2015. In order to cure this default, you must pay the total amount of \$1,209,323.60 in addition to other amounts that become due from the date of this letter through the date you pay (the "arrearage"). On the day that you intend to pay, please contact this office to request the full amount owed on your account as the amount due on the day you pay may be greater than stated above, due to interest, late charges and other charges or credits that may vary from day to day, or may be assessed after the date of this letter. The necessary amount must be received in certified funds.


You are advised that unless the arrearage is received by the Mortgagee, c/o Korde & Associates, P.C., 321 Billerica Road, Suite 210, Chelmsford, MA 01824-4100 by November 29, 2015, the Mortgagee may accelerate the payment of all sums secured by the aforesaid mortgage and may exercise all rights as set forth under the power of sale contained in said mortgage, including a foreclosure sale of the mortgaged premises. Please be advised that you have the right to reinstate after acceleration and you have the right to bring a court action to assert the non-existence of a default or any other defense which you have to the acceleration and the sale of the mortgaged premises.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty-day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If requested within 30 days of receipt of this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

If you (1) did not execute the Promissory Note relating to this mortgage; (2) are in bankruptcy; or (3) have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or an act to collect, assess or recover all or any portion of the debt from you personally.

Please give this your immediate attention.

Very truly yours,


Shana Costa
SC/ac

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